

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ROBERT F. ANDERSON, JR.
DREMA K. ANDERSON
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:19-70428 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/17/2019 and confirmed on 10/9/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		255,642.66
Less Refunds to Debtor	3,285.85	
TOTAL AMOUNT OF PLAN FUND		252,356.81

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,250.00	
Trustee Fee	12,688.68	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		14,938.68

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	WELLS FARGO BANK NA Acct: 6815	0.00	87,271.36	0.00	87,271.36
	FIFTH THIRD BANK Acct: 1066	0.00	47,007.21	0.00	47,007.21
					134,278.57
Priority					
	JEFFREY A MURICEAK ESQ Acct:	0.00	0.00	0.00	0.00
	ROBERT F. ANDERSON, JR. Acct:	0.00	0.00	0.00	0.00
	ROBERT F. ANDERSON, JR. Acct:	3,285.85	3,285.85	0.00	0.00
	EVEY BLACK ATTORNEYS Acct:	0.00	0.00	0.00	0.00
	JEFFREY A MURICEAK ESQ Acct:	2,250.00	2,250.00	0.00	0.00
	TOYOTA LEASE TRUST Acct: P135	24,144.40	24,144.40	0.00	24,144.40
					24,144.40
Unsecured					
	AMERICAN EXPRESS NATIONAL BANK Acct: 1009	30,094.54	14,980.16	0.00	14,980.16
	AMERICAN EXPRESS Acct: 4303	0.00	0.00	0.00	0.00
	AMERICAN EXPRESS NATIONAL BANK Acct: 1009	13,900.50	6,919.25	0.00	6,919.25
	BANK OF AMERICA NA** Acct: 1368	35,647.86	17,744.44	0.00	17,744.44
	BANK OF AMERICA NA** Acct: 2342	14,171.43	7,054.11	0.00	7,054.11
	LVNV FUNDING LLC Acct: 7759	9,454.35	4,706.09	0.00	4,706.09
	LVNV FUNDING LLC	1,596.82	794.85	0.00	794.85

19-70428 JAD

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 2369				
	NASA FCU	24,424.65	12,157.86	0.00	12,157.86
	Acct: 0491				
	LVNV FUNDING LLC	28,037.95	13,956.45	0.00	13,956.45
	Acct: 8614				
	PORTFOLIO RECOVERY ASSOCIATES LLC	1,370.01	681.95	0.00	681.95
	Acct: 1794				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 1794				
	POWERS KIRN LLC	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					78,995.16

TOTAL PAID TO CREDITORS 237,418.13

TOTAL CLAIMED

PRIORITY 24,144.40
SECURED 0.00
UNSECURED 158,698.11

Date: 10/25/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
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IN RE:

ROBERT F. ANDERSON, JR.
DREMA K. ANDERSON
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:19-70428 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Robert F. Anderson, Jr.
Drema K. Anderson
Debtors

Case No. 19-70428-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Nov 06, 2024

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Robert F. Anderson, Jr., Drema K. Anderson, 222 Barnwood Court, Duncansville, PA 16635-9423
aty	+ vde132, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street, Pittsburgh, PA 15219-2719

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: resurgentbknofications@resurgent.com	Nov 07 2024 00:14:00	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 07 2024 00:13:16	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15107387	Email/PDF: bncnotices@becket-lee.com	Nov 07 2024 00:13:39	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15088681	+ Email/PDF: bncnotices@becket-lee.com	Nov 07 2024 00:13:14	Amex, Correspondence/Bankruptcy, P O Box 981540, El Paso, TX 79998-1540
15088682	+ Email/Text: creditcardbkcorrespondence@bofa.com	Nov 07 2024 00:00:00	Bank Of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
15117660	+ Email/Text: mortgagebkcorrespondence@bofa.com	Nov 07 2024 00:00:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15088683	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 07 2024 00:14:10	Citibank, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
15100101	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Nov 07 2024 00:00:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
15088684	+ Email/Text: collectionbankruptcies.bancorp@53.com	Nov 07 2024 00:01:00	Fifth Third Bank, Attn: Bankruptcy Department, 1830 E Paris Ave Se, Grand Rapids, MI 49546-8803
15122936	Email/PDF: resurgentbknofications@resurgent.com	Nov 07 2024 00:13:47	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15088685	Email/Text: e-bankruptcy@nasafcu.com	Nov 07 2024 00:00:00	NASA Federal Credit Union, Attn: Bankruptcy, P O Box 1778, Bowie, MD 20717
15124388	Email/Text: e-bankruptcy@nasafcu.com	Nov 07 2024 00:00:00	NASA Federal Credit Union, PO Box 1588, Bowie, MD 20717
15127030	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 07 2024 00:14:10	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15123839	+ Email/PDF: SoFiBKNotifications@resurgent.com	Nov 07 2024 00:13:25	SoFi Lending Corp, 2750 E Cottonwood Pkwy Suite 300, Cottonwood Heights, UT 84121-7285

District/off: 0315-7

User: auto

Page 2 of 3

Date Rcvd: Nov 06, 2024

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15088686	+ Email/PDF: SoFiBKNotifications@resurgent.com	Nov 07 2024 00:13:18	Sofi Lending Corp, Attn: Bankruptcy, 375 Healdsburg Avenue Suite 280, Healdsburg, CA 95448-4151
15089843	^ MEBN	Nov 06 2024 23:55:12	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15088687	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 07 2024 00:13:07	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15088688	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Nov 07 2024 00:00:00	Toyota Financial Services, Atty: Bankruptcy Dept, P O Box 8026, Cedar Rapids, IA 52408-8026
15099718	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Nov 07 2024 00:00:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15100788	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 07 2024 00:24:35	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
15088689	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 07 2024 00:24:28	Wells Fargo Home Mortgage, Attn: Bankruptcy Dept, P O Box 10335, Des Moines, IA 50306-0335

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Toyota Lease Trust
cr		WELLS FARGO BANK, N.A.
15117255	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15190693	*	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC, 29603-0587

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com
Jeffrey A. Muriceak	on behalf of Debtor Robert F. Anderson Jr. jmuriceak@eveyblack.com, choover@eveyblack.com
Jeffrey A. Muriceak	on behalf of Joint Debtor Drema K. Anderson jmuriceak@eveyblack.com choover@eveyblack.com

District/off: 0315-7

User: auto

Page 3 of 3

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Robert Shearer

on behalf of Creditor WELLS FARGO BANK N.A. rshearer@raslg.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 6